

From: steve <steve@khw.com>
Sent: Thursday, September 24, 2015 12:58 AM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB32

Gentlemen and/or Ladies:

Given the Fed's penchant for zero interest rates, it is absolutely necessary for me to be able to trade options (covered calls) in my IRA. If you terminate my ability to do so, you will be directly responsible for my family's poverty in my retirement. If you know of a way to lose money while writing covered calls, please tell me. In your reckless zeal to feel good and save me from myself, please don't overdo it, as usual.

Steven Herrick
684 Margarita Avenue
Coronado, California